

in enhancing their retirement security—but only if the policies they purchase are sound and the protections are strong.

We all know that long-term care is expensive. The cost of care in a nursing home now averages \$75,000 per year. However, most Americans do not realize Medicare provides only very limited assistance through home health services, and that Medicaid will not cover long-term care costs unless their household savings are nearly eliminated. States share the responsibility of providing Medicaid funding for long-term care with the Federal Government, and are also looking for ways to reduce their expenses. As of today, 43 States are in the process of launching “partnership” programs, which provide consumers who purchase private long-term care insurance and exhaust their benefits the ability to retain higher assets than are normally permitted if they go on to receive services under Medicaid.

We have a duty to try to ensure that these policies, which often span decades, are financially viable. During the last several years, several long-term care insurance carriers have fallen into financial difficulties, raising questions about how protected policyholders’ investments are, and others have sharply raised premiums to compensate for actuarial miscalculations. Such premium increases can be devastating for older persons who are living on fixed incomes. Their choices are often stark and very limited: they can either dig deeper and pay the increased premiums, or let their policy lapse, leaving them with no coverage if they ever need care.

Last year, I was joined by several Senate and House colleagues in releasing a GAO report on whether adequate consumer protections are in place for those who purchase long-term care insurance. The report found that rate increases are common throughout the industry, and that consumer protections are uneven. While some States have adopted requirements that keep rates relatively stable, some have not, leaving consumers unprotected.

The amendment I am cosponsoring with Senators WYDEN and KLOBUCHAR will help mitigate these problems and do a better job of protecting policyholders who buy policies in the future. We need to strengthen standards for all policies to ensure that premiums increases are kept to a minimum; that insurance agents receive adequate training; and that complaints and appeals are addressed in a timely manner. We also need to make it easier for consumers to accurately compare policies from different insurance carriers, particularly with regard to what benefits are covered and whether the plan offers inflation protection. States should also have to approve materials used to market Partnership policies. This amendment will institute these and many other improvements.

It is estimated that two out of three Americans who reach the age of 65 will

need long-term care services and supports at some point to assist them with day-to-day activities, and enable them to maintain a high-quality, independent life. Long-term care insurance is an appropriate product for many who wish to plan for a secure retirement. But to be a viable part of the health care solution, we must take the necessary steps to guarantee that consumers across the country have adequate information and protections, and that premiums won’t skyrocket down the road.

I am pleased to say that this policy is strongly supported by the National Association of Insurance Commissioners and the Wisconsin Office of the Insurance Commissioner, Consumers Union, Genworth Financial, Northwestern Mutual, the National Treasury Employees Union, and California Health Advocates, which provides support to that state’s insurance counseling and advocacy programs.

I urge my colleagues to support this vital amendment.

#### MORNING BUSINESS

Mr. BROWN. Madam President, I ask unanimous consent the Senate proceed to a period of morning business with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### LAKEWOOD POLICE SHOOTINGS

Mrs. MURRAY. Madam President, tomorrow will be a somber and very difficult day in my home State.

That is because tomorrow, just over a week after the single worst act of violence against law enforcement in Washington State history, police officers from across the State and Nation, heartbroken Washington State residents, the community of Lakewood, WA, and the families of the victims of last Sunday’s brutal attack on four police officers will gather to say goodbye.

Tomorrow’s memorial for the four officers killed on the morning of November 29th will begin with a procession that leaves from just steps away from the coffee shop that was the site of that senseless and cowardly attack.

An attack in which four officers were targeted solely because they were in uniform, solely because they had sworn to protect their community.

The procession will then weave its way through that very community—Lakewood, WA, a community that has been devastated by this tragedy, a community where these four officers were original members of their police force—and were loved and respected by their colleagues and the people they served.

Along the way, the procession route is expected to be lined by thousands of Lakewood residents and by all those who have been so deeply affected by this tragedy from throughout my State.

At the Lakewood Police Department the procession will stop to pick up the families of the fallen officers—families who together now include nine children left without a parent—families whose grief is hard to imagine.

The procession will end at a service that is expected to be attended by more than 20,000 law enforcement officers from every corner of my State and from throughout the Nation.

It will be an emotional end to a week that has rocked my home State.

It will also be farewell for four police officers who devoted and ultimately gave their lives to protect others.

Law enforcement is not for everyone. In fact, it takes a special kind of person to be willing to wake up each day—motivated and ready to be the line of protection between dangerous criminals and our neighborhoods and people.

But in the case of Sergeant Mark Renninger and Officers Gregory Richards, Tina Griswold and Ronald Owens it is easy to see where they got that motivation from.

When you hear their life stories, it is clear that, to a person, these were officers who beyond all else, were dedicated to family; officers who knew that the work they did protected those they love and families just like theirs.

In a telling quote this week, a fellow Lakewood officer described his fallen colleagues by saying that they were executed because they were cops, but that none of them saw their lives that way.

Instead he said they saw themselves first and foremost as family men and women.

For these four police officers any reminder of just how critical the duties they performed each day were came when they went home each night.

Officer Greg Richards leaves behind a wife and three children. He was an 8-year veteran who served in the Kent Police Department before joining the Lakewood department.

In memorials he has been described as a glass-half-full guy, someone who made things better for the people around him. His wife Kelly has talked this week about his passion for music, his job and of course his family.

Officer Tina Griswold leaves behind a husband and two children. She was a 14-year veteran who served in the police departments in Shelton and Lacey before joining the Lakewood police force in 2004.

She stood 4 foot 11 but as her colleagues have said many times—she wouldn’t back down from anyone. She was a member of the riot response team, a hard-charging officer and mom who loved her job and her family.

Officer Ronald Owens leaves behind a daughter. Owens followed his father into law enforcement and was a 12-year veteran who served on the Washington State Patrol before moving to the Lakewood Police Department.

He has been remembered as spending almost all of his off-duty time with his daughter—attending all of her school

functions, riding bikes together, and treating her to nights out whenever he could.

Sgt. Mark Renninger leaves behind a wife and three children. He was a veteran, who wore the uniform of the United States before putting on the uniform of the Tukwila Police Department in 1996. He joined the Lakewood Police Department in 2004.

He was an Army Ranger and has been described as having the kind of natural leadership abilities that put other officers at ease in difficult situations.

He was a SWAT team trainer known for an enthusiasm for his job. But he was also remembered this week for the joy that family brought him—whether it was trips to Mariners games or family vacations to Mount Rainier.

This was a senseless and brutal killing—and it specifically targeted the people who sacrifice each day to keep all of us safe.

This terrible crime has not only left the families of the victims shattered, but it has shattered our sense of safety and left an entire community in disbelief.

It was also part of a shockingly violent month for my State's law enforcement community that has also included a senseless attack on October 31 which killed Seattle Police Officer Timothy Brenton and left another officer—Britt Sweeney—injured.

These attacks remind all of us of the incredible risks our law enforcement officers take each day, and that even when doing the most routine aspects of their jobs, our law enforcement officers put themselves on the line for our safety.

Already this year more than 100 police officers across our country have given their lives while serving to protect us.

Each of these tragedies sheds light on just how big a sacrifice our police officers make in the line of duty.

But these most recent attacks in my home State also offer an important reminder that our officers are always in the line of duty, even when they are training other officers, out on routine patrols, or simply having coffee.

There is no doubt that these senseless attacks have left many law enforcement officers across my State and our country feeling targeted. But there is also no doubt that their willingness to put themselves on the line to protect us will continue unshaken. That is a testament to the commitment they make to serve and protect us every day, and it should remind all of us that these brave men and women deserve all the support we can provide to keep them safe.

As my State prepares to say goodbye to these four heroes, I again extend my condolences and the condolences of the entire Senate to their families.

Our law enforcement professionals put themselves between us and danger every day. Right now, in light of such horrible events, we hold them even closer in our own thoughts and prayers.

#### PEARL HARBOR ANNIVERSARY

Mr. AKAKA. Madam President, I rise in remembrance of the attack on Pearl Harbor, the "Day of Infamy," 68 years ago today.

I had other things on my mind when I woke up on the morning of Sunday, December 7, 1941. I was 17 years old and studying at the Kamehameha School for Boys. I climbed to the roof of my dormitory in the foothills above Pearl Harbor—and saw the planes swarm. I watched as their bombs and torpedoes delivered a crippling blow to the Pacific fleet. I saw smoke rise to the sky as the USS *Arizona* and other battle-ships sank.

When the planes flew over our campus for a second bombing run in Kaneohe, close enough to see the unmistakable red sun of imperial Japan, I confirmed what I had feared: we were under attack. I did not know what would happen next, but I knew for certain that my life, Hawaii, the United States, and the world would never be the same.

As an ROTC cadet, I spent the rest of that day in the foothills above our campus, searching for paratroopers. Later, I joined the Army and served as a noncommissioned officer in the Pacific.

Hawaii changed immediately. Martial law was declared. A military governor was appointed. Food and supplies were rationed. The people of Hawaii were subjected to a curfew, and sat in darkness all night—lights were banned to make it harder for the enemy to find the islands.

The terrible attack inspired a generation of young people to set their lives and dreams aside to fight World War II. When we returned home, victorious, we returned to a grateful Nation. Thanks to the G.I. bill and other reintegration efforts, these young veterans went on to become The Greatest Generation: Presidents, Nobel laureates, and leaders in their communities.

We who lived through Pearl Harbor and fought World War II know too well that today's service men and women face challenges similar to those from our youth. So does our Nation. But we benefit from the lessons of World War II: that our warriors can do great things if they return to a grateful Nation that provides them with the care and support they have earned.

World War II changed our country forever, revolutionizing our defense forces, industrializing our Nation, and leading the United States to assert its global leadership and become the world's superpower.

As we pause to remember those lost on the "Day of Infamy," let us also honor those who are overseas fighting today, and all those who have sacrificed to defend our great country over the years.

Like the veterans of World War II, today's servicemembers and former servicemembers can achieve great things if they are supported by the Nation they have defended. With that in

mind, let us show our thanks by honoring our veterans and preserving the Union they risked everything to protect.

Mr. LEMIEUX. Madam President, 68 years ago today, the United States was thrust into World War II following the surprise attack on Pearl Harbor. Today, we pay tribute to those who survived the attack and remember the men and women who perished.

Although the attack claimed the lives of more than 2,300 Americans, it did not break the resolve of our military. Today, we are grateful for the service of those we lost in conflict as well as those who returned after fighting to keep us safe and free. I join all Floridians in honoring those who fought for our freedom on that day and throughout the ensuing campaigns in Europe and the Pacific.

On this Pearl Harbor Day, I thank all World War II veterans who answered our Nation's call to serve in the cause of freedom. They are true heroes and our Nation will always remember their sacrifice.

#### HONORING OUR ARMED FORCES

LIEUTENANT COLONEL JAMES GENTRY

Mr. BAYH. Madam President, I rise today to honor the life of LTC James Gentry, commander of the 1st Battalion, 152nd Infantry of the Indiana National Guard.

Jim was only 52 years old when he tragically lost his long and heroic battle with cancer on November 25, 2009, the day before Thanksgiving.

A native of Mitchell, IN, he served two tours of duty in Iraq. It was in Iraq in 2003 where Lieutenant Colonel Gentry and the more than 600 soldiers he bravely led were exposed to the lethal chemical sodium dichromate while guarding the Qarmat Ali water treatment facility in Basrah.

In 2006, Lieutenant Colonel Gentry was diagnosed with terminal cancer and given 2 months to live. He not only valiantly fought this debilitating illness—and survived much longer than doctors expected—but he also fought to bring crucial details about the tragedy at Qarmat Ali to the Nation's attention.

With his quiet courage, he advocated for justice for the soldiers under his command until his final days. Due in large part to his efforts, the Department of Defense is now investigating why so many service men and women were exposed to this deadly chemical.

As Americans, we take pride in the example Lieutenant Colonel Gentry set as a soldier, a leader, and a patriot. I had the privilege of speaking with him on the phone a little more than a month ago. Even in what turned out to be his final days, he remained steadfast in his dedication to his troops and in his efforts to ensure they received proper care.

Jim is survived by his devoted wife LouAnn Grube Gentry, five children Sarah Clark, Jason Newman, Emily